

EXECUTIVE SUMMARY

Over the next 20 years, approximately 33,000 housing units will need to be built in Lincoln to satisfy the expected population increase. There is an opportunity for those in the housing industry to work together to ensure these new units fit the needs of the existing and future populations. Additionally, there is an opportunity to shape policies, plans, and programs, and even public opinion to support the preservation of existing affordable housing and redevelop housing to meet safe and sanitary standards. The Urban Development Department and its partners set out to develop a five-year plan to set the City on the path to meet existing and future needs. However, before developing the plan, those involved needed to understand the current housing climate.

The City's Urban Development Department conducted an Affordable Housing Needs Analysis (AHNA) to determine the appropriate path to meeting current and future needs. The analysis examined historic and current data obtained from a wide range of sources, including: U.S. Census Bureau statistics, the Department of Housing and Urban Development, City Departments and other local organizations, and a public process that included subcommittees of stakeholders - rental housing professionals, homeownership professionals, equal access advocates, and neighborhood housing advocates.

The following AHNA executive summary provides a brief overview of the housing market in the City of Lincoln, Nebraska. The supply and need for affordable housing is examined based upon information provided by HUD and other key informants. The summary also lists barriers to meeting the affordable housing need within the City and highlights the recommendations to remove those barriers. The final result is a plan, when implemented with participation from City partners, will help to address affordable housing needs and remove impediments to affordable and fair housing.

How has the City's population changed?

Steady growth and increasing diversity characterized Lincoln's population change over the past decade. Chapter 4 of the AHNA analyzes changes in Lincoln's population in detail, including:

- **Population growth has been steady over the last five decades**, but the distribution by age isn't spread evenly. In 2000, over 29 percent of the population was between 15 and 29, but the fastest growing age categories were those of person age 45 to 59 and modest growth in the population age 70 and older.
- **Diversity - of race, ethnicity, and national origin - is increasing.** Over half of the net migration was due to immigration from abroad. Persons who are racial or ethnic minorities made up over 44 percent of the City's net population increase over the past decade. In total, over 13,000 persons in Lincoln were born outside of the United States, coming from Vietnam, Mexico, China, and the Ukraine. Over 20,000 persons speak a language other than or in addition to English in the home.

Foreign-Born Population, Lincoln, 1960 to 2000

	1960	1970	1980	1990	2000
Foreign Born Population	4,631	3,956	5,489	5,169	13,246
% Change		-14.6	38.8	-5.8	156.3

Source: Census 1960 - 2000

- ***In 2000, over 30,000 people in Lincoln had a physical, emotional, or mental disability.***
Nearly five percent of the total population 18 and older needed some type of personal assistance with activities of daily living.
- ***Some sub-populations are more concentrated in specific areas of the City:***
 - children in the extreme northwest, extreme southeast, and in Clinton Neighborhood.
 - persons 65 and older in the area between 40th and 70th Street, O Street to Normal Blvd.
 - persons of color in the urban core and northeast corner of the City.
- ***There are more, smaller-sized households.*** In 2000, over 64 percent of households were one- and two-person households. Single-person households made up over 30 percent of all households.
- ***In 2000, over 63 percent of the population lived in owner-occupied housing, but rates were much lower among racial and ethnic minority sub-populations.***

Tenure of Persons by Race or Ethnicity
Lincoln, 2000

	Total Pop in Housing Units	Pop in Owner Occupied	Percent Pop in Owner Occupied
Total Population	213,938	135,922	63.5%
White Alone	193,750	128,097	66.1%
Asian Alone	6,520	3,528	54.1%
Some other Race Alone	3,586	1,294	36.1%
Two or More Races	2,843	914	32.1%
American Indian or Alaskan Native Alone	1,230	362	29.4%
Black or African American Alone	5,909	1,701	28.8%
Native Hawaiian or Pacific Islander Alone	100	26	26.0%
White Alone, Not Hispanic or Latino	190,995	126,920	66.5%
Hispanic or Latino	6879	2,643	38.4%

Source: Census 2000

What is the existing housing situation?

The City's landscape is dominated by single-family housing units, with multi-family housing more concentrated near the University (in the urban core) and other colleges, north of Highway 6, and other small pockets throughout the City. Overall, Lincoln's housing situation is healthy, but rising vacancy rates and declining quality in some areas and among some housing types (particularly rentals) and declining affordability for single-family homes are causes for concern. Chapter 5 delves into this in detail, including these key points:

- ***In 2000, over 63 percent of Lincoln's housing units in 2000 were single-family units.*** Townhomes were and continue to be the fastest growing housing type. Although multi-family units increased in the 1990's, construction rates since then have sharply declined.
- ***In Lincoln, nearly 58 percent of all occupied units were owner-occupied,*** compared to the national rate of 66 percent. Even if 100 percent of single-family units were owner occupied in 2000, the City would be unable to match the national homeownership rate.
- ***At just under 5 percent, overall vacancy rates for the City were very healthy.*** However, in the City's oldest neighborhoods, in newly built areas, and for multi-family structures in general, the vacancy rates were above seven percent.
- ***The City has inadequate data on the condition of residential properties within Lincoln.*** The City currently does not inspect rental units that are single-family (attached or detached) homes or duplexes. Over two-thirds of single-family units and duplex structures rented in

Lincoln were built before 1970. Additionally, an estimated 23,925 housing units have possible lead-based paint hazards.

- ***According to HUD, 96 percent of rental units in Lincoln were affordable to low-income households.*** Over 13 percent were affordable to extremely low-income households.
- ***A total of 71 percent of owner housing units were affordable to low-income households.***
- ***The majority of rental housing units were suitable for single individuals, unrelated pairs, or small families.*** Few rental units are suitable for very large households.
- ***The majority of owner housing units have three or more bedrooms, making them more suitable for large households.*** Few owner housing units have one bedroom or less – potentially more appropriate for very small households.
- ***Over 5 percent of the population resides in group quarters*** - college dormitories, prisons, or nursing homes. In addition, there is a need for more housing for extremely low-income persons with a serious mental illness.
- ***There is insufficient data on the number of units accessible to persons with physical disabilities in Lincoln.***

How did income changes affect the ability to afford housing?

The results were mixed. While a disproportionate number of the poor households were headed by racial and/or ethnic minorities, females, single-parents, and the very young and very old. The analysis in Chapter 6 shows the following key findings about incomes in Lincoln:

- ***After adjusting for inflation, people had higher incomes in 1999 than in 1989.*** However, income disparity increased, with the highest incomes gaining more than the lowest incomes.
- ***In general, households headed by racial and/or ethnic minorities were more likely to have lower incomes than those headed by white, non-Hispanic persons.*** While 42 percent of households headed by persons who were white, non-Hispanic had incomes below 80 percent of the median income, 58 percent of those headed by non-white and/or Latino householders had incomes below 80 percent.
- ***In general, households headed by persons who were very young (under 25) or older (75 or older) had the lowest incomes,*** less than half of the median income of those households headed by persons 45 to 54.
- ***Married-couple households had the highest incomes of all family types.*** Married-couple families with children under 18 had a median income three times that of single-female householders with children under eighteen.

Median Household Income for Racial and Ethnic Categories, City of Lincoln, 2000 (1999 Income)

Race/Ethnic Categories	Median Household Income
American Indian or Alaskan Native	23,125
Two or More Races	26,199
Black or African American	27,003
Hispanic or Latino	31,021
Some Other Race	32,424
Native Hawaiian or Pacific Islander	32,750
Asian	40,026
All	40,650
White, Not Hispanic	41,613

Source: Census 2000

- ***The percentage of Low-to-Moderate Income households increased slightly over the decade.*** However, the proportion of households with extremely low- and very low-incomes declined.
- ***Over ten percent of the general population had incomes below the poverty level.*** However, certain groups of people experienced more poverty: persons who were black or African American, persons with a disability, and single-female headed households with children. These groups were less likely to participate in the labor force and more likely to be unemployed if they were in the labor force.
- ***Other living expenses, such as daycare, medical care, and transportation, can drastically limit funds available for housing.***

How did the cost of housing affect affordability?

While incomes rose for low-income households faster than the rate of inflation, owner housing costs rose faster than incomes. Fortunately, rental housing costs did not rise as rapidly. There are many more details in Chapter 6, but here are some important points:

- ***The cost of housing rose faster than incomes for owners.*** Median monthly owner costs for those households with a mortgage rose 51 percent over the last decade, compared to median income, which rose 45 percent. The average sale price of a house rose 74 percent.
- ***Interest rate fluctuations have a dramatic impact on affordability.*** Between 1980 and 2003, average annual interest rates have hit a high of 16.63% (1981) and low of 6.54% (2003).
- ***Insurance rates and underwriting criteria for insurance have become increasing barriers to affordable housing.***
- ***While tax levy rates have declined over 31 percent from 1993 to 2002, assessed residential property values have increased 55 percent.*** As a result property tax payments increased. Nevertheless, the rate of increase in payments overall was slower than the rate of inflation.
- ***The increase in median income exceeded the increase in median monthly gross rent over the decade.*** Median gross rent rose by 37 percent. Increases were in part due to the increases in square footage and additional amenities in newer apartments.

**All Residential Property Sales (Excluding Mobile Homes),
Lincoln Area, 1998 to 2003**

	1998	1999	2000	2001	2002	2003
Average Sale Price	\$115,804	\$119,315	\$127,346	\$132,868	\$140,729	\$149,308
Median Sale Price	\$99,000	\$103,500	\$112,000	\$117,250	\$124,900	\$133,000
0 - 49,999	4%	4%	3%	2%	2%	2%
50,000 - 99,999	46%	44%	37%	32%	25%	19%
100,000 - 159,999	33%	34%	38%	42%	45%	47%
160,000 - 249,999	13%	15%	17%	18%	21%	24%
250,000 - 499,999	3%	4%	4%	5%	6%	7%
500,000+	0%	0%	0%	0%	0%	0%
Total Number of Sales	3,282	3,372	2,982	3,350	3,541	3,825

Source: Realtors Association of Lincoln

- ***Between 1998 and 2003, the average sale price for single-family lots increased 34 percent.*** The rapidly increasing sales prices, declining number of listings on the Realtor's multiple listing service, and comments by stakeholders suggest that the pace at which developable lots are supplied is not keeping up with demand.

What was the overall impact of income and cost on affordability?

Between 1990 and 2000, the City's homeownership rate remained relatively steady. However, low-income persons were less able to become homebuyers in the late 1990's than the early 1990's. The percentage of renters with cost overburden went down, while the percentage of owners with cost overburden rose over the decade. These were key points made in Chapter 6:

- ***The number of low-income households who were renters rose at a faster rate (by 22 percent) than the number of those who were owners (by 14 percent) over the decade.*** The number of extremely low-income owner households actually declined over the decade, almost entirely due to the drop in the number of extremely low-income elderly homeowners.
- ***The maximum gross rent or housing payment that could be afforded by a 4-person household earning the median income was \$1,354 in 2000, which rose to \$1,590 by 2004.*** In contrast, the maximum affordable gross rent or housing payment for an extremely low-income individual was \$284, which rose to \$334 in 2004.

- ***While the percentage of cost overburdened renter households (as a portion of all renter households) declined from 40 to 37 percent, the actual number rose slightly.*** Of the overburdened households, the proportion of extremely low-income renter households increased by 12 percent. The

Low-Income, Renter Households with Housing Cost Overburden by Income Category, Lincoln, 1990 and 2000

Household Income	1990	2000	% Change
<=30% MFI	5,666	6,350	12%
>30% to <=50% MFI	4,451	3,970	-11%
>50 to <=80% MFI	1,728	1,592	-8%
Total Low-Income Households	11,844	11,911	1%

Source: CHAS 1990 and 2000, HUD

- decline in cost overburden may be due, in part, to a decline in the quality, safety, and soundness of rental housing. Also, more renters were living in overcrowded conditions.
- ***The percentage of cost overburdened owner households rose for those with a mortgage from 14 percent in 1990 to 20 percent in 2000.*** Nearly 39 percent of all low-income, owner households were overburdened in 2000.
- ***Householders in protected classes are more likely to be cost overburdened.*** Renter households headed by persons who have extremely low incomes, persons living alone, persons under 24 years of age, persons 75 and older, and persons who are two or more races, American Indian, or Asian in decent are more likely to be cost overburdened. Owner households headed by persons who have extremely low incomes, persons living alone, persons under 24 years of age, and persons who are Black or African American, Hispanic or Latino, or two or more races in decent are more likely to be cost overburdened.

So, what are the needs or gaps?

Approximately one quarter of all Lincoln households feel that the available housing supply doesn't meet their needs, either due to cost and/or in the choices of size and type. In Chapter 7 both the rental housing and homeownership gaps are analyzed, with these resulting highlights:

Rental Housing

- ***Efficiency plus one-bedroom units and two-bedroom units affordable to those households with incomes less than 30 percent of the median family income had vacancy rates of 12 and 14 percent respectively*** (compared to 7 percent of all units affordable to low income households). This may signal that while these units are available, they may not meet household needs in terms of quality or other factors.
- ***The lowest vacancy rates were for:***
 - Two-bedroom units that were affordable to households with incomes of 50 or more percent of median income, and
 - Three-bedroom units that were affordable to households with incomes below 30 percent of median income.
- ***Even with the surplus of over 15,000 rental units affordable to low-income households, almost 12,000 low-income, renter households were cost overburdened in 2000.*** This situation indicates a mismatch between renter households with specific incomes and units in their price range.
- ***When factoring the mismatch we find that there is a shortage of approximately 5,597 units affordable to low-income households, including 5,512 units affordable to extremely low-income households.*** The table below shows that while there was a surplus of 3,247 units available to those earning 30 to 50 percent, this was not enough to make up for the shortage of 3,332 units for those making 50 to 80 percent.

Supply of Rental Housing Units by Size and Affordability, including Vacant Units

positive # = surplus, negative # = shortage	Number of Bedrooms		
	0-1	2	3+
Housing Units by Affordability			
Total <= 30%	-3,381	-1,704	-427
Total >30 to <=50%	1,333	1,585	329
Total >50 to <=80%	-3,009	-733	409
Total Low-Income Unit Surplus or Shortage	-5,057	-852	311

Source: Estimates from Urban Development, Census 2000 and HUD, CHAS 2000

- ***The need for Section 8 tenant-based rental housing assistance has almost tripled over the last five years.*** Because the waiting list often includes households who are homeless or living in temporary situations, this could indicate a shortage of an additional 2,000+ units affordable to those earning under 50 percent of the median income.
- ***Over half of elderly, low-income renter households were cost overburdened*** – more than any other household type.
- ***Over 80 percent of extremely low-income small family, large family, and individual households had a housing problem, usually cost overburden.*** Over crowding was also a substantial problem for extremely low-income large families.

- ***The increasing need for rental assistance indicates that the need for housing for extremely low-income and very-low income populations has grown since the 2000 Census.*** The gap in rental housing for those with incomes less than 50 percent of the median could now be as high as 5,000 rental units.

Homeowner Housing

- ***With only 810 vacant units available for sale in 2000, the owner housing market was very tight.***
- ***When factoring in the mismatch between owner household incomes and owner housing cost, we find that there is a shortage of approximately 4,071 units affordable to low-income households.*** This includes

2,237 units affordable to very low-income households and 1,834 affordable to other low-income households. It does not include renters working to become homeowners, which may increase the gap by another 8,200 units.

Actual Surplus or Shortage of Owner Housing Units by Size and Affordability, including Vacant Units, 2000

Housing Units by Affordability	Number of Bedrooms			
	0-1	2	3+	Total
Total <=50%	-1,288	-921	-28	-2,237
Total >50 to <=80%	-1,918	-562	646	-1,834
Total Low-Income Unit Surplus or Shortage	-3,205	-1,483	617	-4,071

Source: Estimates from Urban Development, Census 2000 and HUD, CHAS 2000

- ***Cost overburden is a problem*** for 50 percent of low-income, small-family owner households, 39 percent of large-family, and 51 percent of all other low-income, owner households.
- ***If all of the low-income, elderly, cost-overburdened households could be relocated to affordable rental housing, this could potentially add 1,296 units to the affordable housing market for families.***
- ***Although headway has been made in increasing minority homeownership, over three-fourths of black householders and two-thirds of Hispanic or Latino householders were still renters in 2000.***

What are the barriers to affordable housing?

Perhaps predictably, financial barriers loom largest - lack of sufficient income and cost of housing. For special needs and less main stream housing, the NIMBY phenomenon is a significant barrier. Chapter 8 explores these and other barriers:

- ***The primary barrier is lack of income or the ability of a household to pay for housing.*** Related barriers include the lack of budgeting and financial skills of consumers and consumers living beyond their means.
- ***The second key barrier is the cost of housing and land.*** Analysis participants felt that developer costs and the high demand for student housing were factors that increased costs.
- ***The third key barrier is NIMBY (Not In My Back Yard) attitudes toward affordable housing,*** including special needs housing, multi-family developments, manufactured homes, and public housing.

- ***Local regulations (such as zoning, subdivision regulations, and building codes) and other policies (such as property tax rates, tax assessment policy, and development fees) can limit the development or redevelopment of affordable housing or add additional costs.***
- ***The lack of local financial incentives to build and support affordable housing***, including funding, soft money, tax breaks, and rental housing subsidies.
- ***Multiple layers of sometimes contradictory regulations – federal, state, and local – make affordable housing projects difficult.*** In addition, some regulations raise the cost of housing for the consumer, such as lead-based paint, apartment requirements, and Fair Market Rent regulations.
- ***Lack of housing supply is a barrier***, specifically:
 - rental housing for extremely low-income households,
 - rental housing for households with persons with disabilities, and
 - housing for sale, with sale prices under \$100,000.
- ***Deteriorating housing quality, which decreases the supply of affordable housing*** – either by lack of structural safety or by costliness of repairs. This applies to particularly to older housing stock; both owner and rental housing.
- ***Language and cultural differences*** together were considered to be a key barrier to affordable housing and fair housing as well.

Other potential fair housing barriers worth noting include: rising insurance rates (in some cases tied to specific houses), increasing level of predatory lending, the concentration of housing problems, and the insufficient level of funding for infrastructure in older neighborhoods.

How can these barriers be addressed and, hopefully, overcome?

To give shape to our efforts to overcome barriers to affordable housing, Chapter 9 identifies the recommendations proposed by housing stakeholders:

Address Income Barriers and the Ability to Pay for Housing:

- provide job training for low income persons, specifically targeting persons who are racial and/or ethnic minorities, are new immigrants, have disabilities, are single parents with children, and/or are older adults.
- foster the creation of new jobs that pay living wages.
- support local and federal policies and programs that improve the ability of households to pay for housing.
- more resources should be used to expand basic financial skills training opportunities throughout the City.

Reduce Housing Costs:

- continue to support rental assistance
- support local policies and programs that keep the cost of housing and related expenses low.
- support local policies and programs that keep development costs down.

Change NIMBY Attitudes:

- educate and inform neighborhood organizations on the benefits of affordable housing and housing for special populations.
- encourage affordable housing providers to work with neighborhood associations before seeking City approval.
- provide "best practices" design standards for housing redevelopment projects to reduce NIMBYism.

Mitigate the Affects of Local Regulation:

- support the development of new affordable housing by reducing the costs of regulation.
- build in more flexibility to the building code and zoning ordinance
- reduce the impact of zoning regulations on special needs housing.
- examine new policies for their affect on affordable housing and the ability to pay for housing

Improve and Create Local Incentives:

- continue to use federal funds as incentives to develop and preserve affordable housing.
- explore the use of innovative means to encourage the development of new affordable housing.
- explore the use of innovative means to encourage the preservation of existing affordable housing.
- leverage existing federal, state, and local (private) funds.

Overcome Barriers Created at the Federal Level:

- promoting communication among affordable housing partners to understand federal regulations and additional costs.

Address the Lack of Specific Housing Types:

- use federal funds to maintain existing low-income rental property and create additional rental units for special needs populations.
- private and non-profit entities should take the lead on developing innovative means to increase the supply of special needs housing and affordable housing.
- track inquiries for services or assistance.

Address the Quality of Affordable Housing:

- conduct a housing conditions analysis
- offer incentives to rehabilitate properties.
- strengthen its ability to enforce building codes.
- identify target areas for improving housing quality and concentrate funding in those areas.
- provide technical guidance to housing providers, developers, and investors.
- maintain supportive infrastructure and right-of-ways within the NRSA and Low-to-Moderate Income Area.

Address Language and Cultural Barriers, and Other Barriers to Fair Housing:

- increase the opportunity for immigrants, refugees, persons who are racial and/or ethnic minorities, and other underserved persons to be homeowners.
- encourage information sharing about fair housing issues

That's a tall order. How can we accomplish all of that?

Not all of the recommendations proposed through the public process can be addressed by the City and its partners over the next five years. Even a 20-year timeline may be optimistic. However, the City and its partners can work toward a common vision.

Chapter 10 provides this vision for the future:

Within the next 20 years, the City of Lincoln will have enough affordable housing to meet the needs of all low-income households, including those with extremely low and very low incomes; the current owner and renter affordable housing stock will have been maintained and improved; homeownership opportunities will be available to those households who make at least 30 percent of the median household income, with balanced rates of homeownership throughout the City; barriers to affordable housing will have been removed to provide the proper balance between housing opportunity, quality, and safety; existing neighborhoods will have been enhanced through the preservation of the existing housing stock, enhancement of homeownership, and encouragement of racial, ethnic, and economic diversity; households will have the capacity to become self-sufficient in rental and homeownership through the provision of a wide range of educational resources and supportive services; and all persons will have equal access to affordable housing regardless of their race, ethnicity, nationality, religion, gender, familial status, age, disability, sexual orientation, etc.

To work toward this vision and the recommendations listed in Chapter 9, a five-year plan has been developed. The plan is summarized below. For specific strategies and activities that address these objectives, please refer to Chapter 10.

Goal 1 - Preserve and Provide for Safe and Decent Affordable Housing:

Promote the preservation and revitalization of affordable housing and rehabilitation of substandard or inadequate housing throughout the City with emphasis on the Neighborhood Revitalization Strategy Area (NRSA) and low-income areas.

Objective 1

Ensure that there will be an adequate supply of affordable rental housing that meets at least minimum housing quality standards for households making 0 to 80 percent of the median income over the next five years by providing a range of financial and technical resources to rehabilitate the existing rental housing stock which carry long-term affordability.

Objective 2

Encourage private investment in housing preservation and rehabilitation .

Objective 3

Improve the overall quality of housing in the NRSA and maintain the overall quality in the Low- to Moderate-Income (LMI) area.

Objective 4

Improve the health and well-being of low-income households throughout the City by

increasing awareness of and reduce exposure to lead-based paint in homes, especially those with children.

Goal 2 - Create and Sustain Homeownership Opportunities:

Increase opportunities for homeownership by those households who make 30 to 80 percent of the median income and assist low-income households in sustaining their homeownership status.

Objective 1

Assist low-income households in building wealth and maintaining equity by providing a range of financial and technical resources to enable low-income households to purchase and maintain a home.

Objective 2

Increase the rate of homeownership within the NRSA.

Objective 3

Increase the rate of homeownership among households headed by persons who are racial and/or ethnic minorities.

Objective 4

Assist low-income homeowners in sustaining their homeownership status during emergency situations and reduce the overall instances of emergency situations.

Objective 5

Promote the stability and revitalization of low-income, older neighborhoods.

Goal 3 - Create and Sustain Affordable Rental Housing Opportunities:

Improve access to permanent, affordable rental housing with appropriate supportive services by low-income households, and assist rental households in maintaining their rental status or move to homeownership, as appropriate.

Objective 1

Increase the sustainability and stability of households in rental housing situations.

Objective 2

Create permanent housing options for low-income persons with special needs, including those with disabilities and/or needs for supportive services by continuing to work with special needs providers in combination with other public/private resources to create new housing or rehabilitate existing housing for the special needs population.

Objective 3

Assist qualified renters in making steps toward homeownership.

Objective 4

Assist homeowners in perilous ownership situations into appropriate rental housing.

Goal 4

Remove Barriers to Fair Housing and Affirmatively Further Fair Housing:

Create and sustain affordable rental and owner housing opportunities throughout the City for all people, specifically households that may face additional barriers due to their race, ethnicity, nationality, religion, gender, familial status, age, disability, sexual orientation, and use of government assistance.

Objective 1

Provide the City (staff and elected officials) with the necessary tools to remove barriers to fair and affordable housing and affirmatively further fair housing goals.

Objective 2

Improve access to permanent, affordable rental housing throughout the City with appropriate supportive services by low-income households and assist rental households in maintaining their rental status.

Objective 3

Increase opportunities for homeownership by those households who make 30 to 80 percent of the median income throughout the City.

Objective 4

Improve and expand the collection and sharing of fair housing and affordable housing information across public and private entities, among housing industry entities, and within the public realm to improve understanding of fair housing laws, encourage reporting of violations, address existing and future housing needs, facilitate implementation of best practices, and reduce discrimination.

Objective 5

Monitor, evaluate, and update fair housing plans (on an as needed and annual basis as part of the Consolidated Annual Performance Evaluation Report (CAPER)), policies, and programs to ensure that the City is affirmatively furthering fair housing as required by HUD.

Goal 5 - Strengthen or Establish Public Policy and Institutions to Support Affordable Housing:

Strengthen or establish policies, procedures, and institutions that support and maintain the quality, affordability, and availability of housing for low-income households and preserve and enhance the quality of life in older neighborhoods.

Objective 1

Remove regulatory barriers to affordable housing.

Objective 2

Improve understanding of housing needs and gaps, and information sharing about needs and gaps among institutions.

Objective 3

Maintain or increase the level of funding available for affordable housing activities in the City of Lincoln.